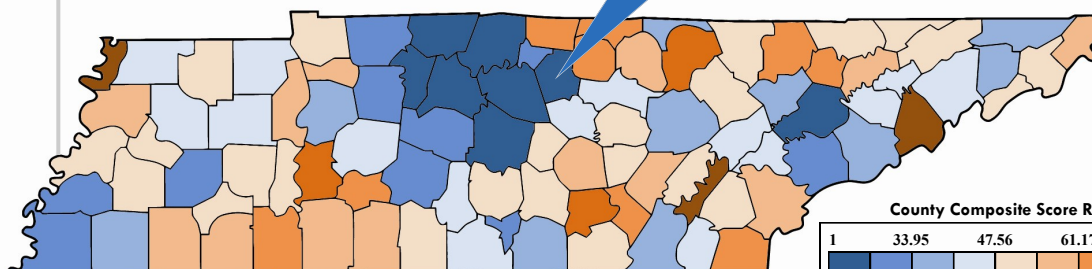


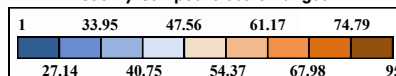
The Status of Women in Tennessee Counties

SNAPSHOT: SMITH COUNTY

2012



County Composite Score Ranges



Ranges defined as 0.5 standard deviations from the mean score of 47.56.

INSIDE

Overview	Pg 1
Earnings & Employment	Pg 2
Education & Living	Pg 3
About the Council and this Report	Pg 4

Population (2010): 19,166

Pop. Density: 61/square mile

Seat of Government: Carthage

Largest City: Carthage

Down from 5th

COUNTY	Rank	INDICATOR SCORES & RANKINGS	DATA	RANK
Rutherford	1	Employment and Earnings Composite	21.20	3 ▲
Cheatham	2	Median Annual Earnings for Full Time Employed Females*	\$31,225	18 ▲
Wilson	3	Wage Gap (Female Earnings as a Percentage of Male Earnings)	82.44%	16 ▲
Davidson	4	Female Labor Force Participation Rate (Ages 20-64)	69.2%	24 ▲
Sumner	5	Female Unemployment Rate (Ages 20-64)	6.3%	16 ▼
Robertson	6	Percent of Management Occupations Held by Women	37.9%	32 ▼
Knox	7	Economic Autonomy Composite	32	15 ▼
Smith	8	Women-owned Businesses Percent of Total†	25.3%	34† ▼
Williamson	9	Percent of Females with 4-Year Degree or More (Age 25+)	14.6%	33 ▲
Moore	10	Percent of Females with High School Diploma or Equivalent (Age 25+)	80.2%	34 ▲
Montgomery	11	Female High School Dropout Rate	0.14%	11 ▲
Trousdale	12	Percent of Women Uninsured (65 and under)	14.6%	27 ▼
Blount	13	Percent of Females Below Poverty Level	20.2%	52 ▼
Madison	14	Percent of Female-Headed Households with Children in Poverty*	50.7%	64 ▼
Maury	15	Rate of Pregnancy for Girls Age 15-19 per 1000*	0	1 ▲
Shelby	16	County Overview: Women in Smith County have continued to earn higher wages than most of their peers in other counties, and have further closed the local gap in income between genders. Smith women are also more likely to earn a diploma and degree, and are among the least likely to be unemployed in the state. Unfortunately, female presence in managerial and ownership positions is slipping and, more severely, women are sliding into poverty at higher rates than much of the state has seen. This notably includes half of Smith's single mothers.		
Dickson	17			
Tipton	18			
Hamilton	19			

Note: all figures are based on estimates formed from sample data and are subject to sample error and rounding.

* The American Community Survey (ACS) is an annual demographic survey of the U.S. It provides the detailed demographic, economic and housing data that was once supplied by the Decennial Census Long Form. The ACS has a smaller sample so combines several years' data to produce multi-year estimates. Due to the small sample size there is an increased margin of error in many less populated counties for this indicator.

** The 2005 County by County figures were based on a sample of girls age 10-19, whereas the 2012 report reflects the population of girls age 15-19.

† ACS sampling sizes are insufficient to publish certain figures for this category. An estimate was developed from the performance of surrounding counties for the purposes of creating a composite score.

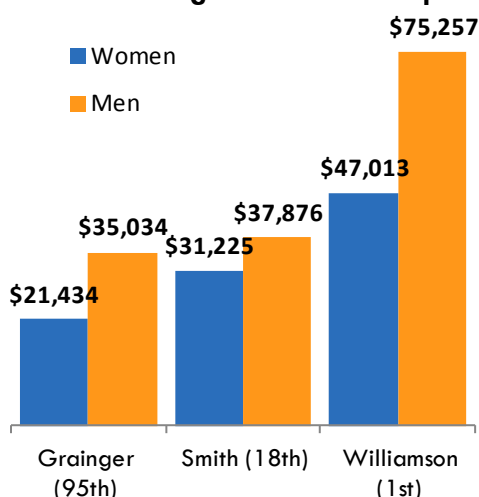
‡ Estimates are too unreliable or not available to be included in composite calculations. Any figure shown is an estimate for the reader's benefit only.

The Status of Women in: Smith County

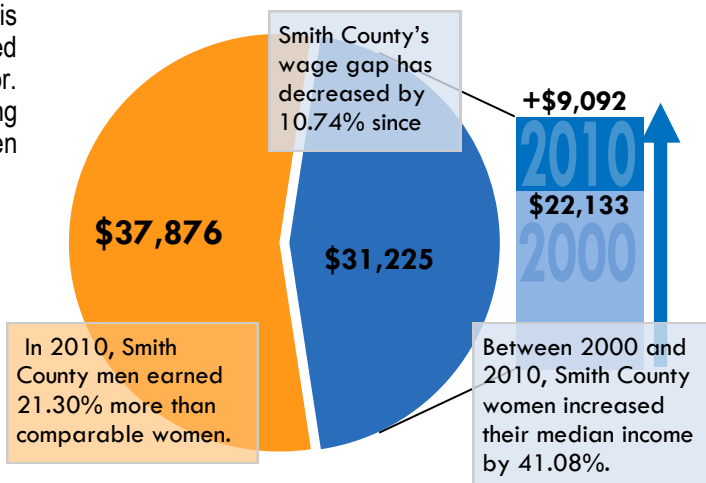
▲ Earnings

Smith County women earned a median income of \$31,225 in 2010, having added a substantial \$9,092, or 41.08 percent, in wages since 2000. This rate was larger than most seen statewide and resulted in an increase of six ranks, to 3rd, in this indicator. Male wages increased at nearly half this rate—falling behind the inflation rate of 26.6 percent—and men rank 38th in the state among men.

Median Earnings: Counties Compared



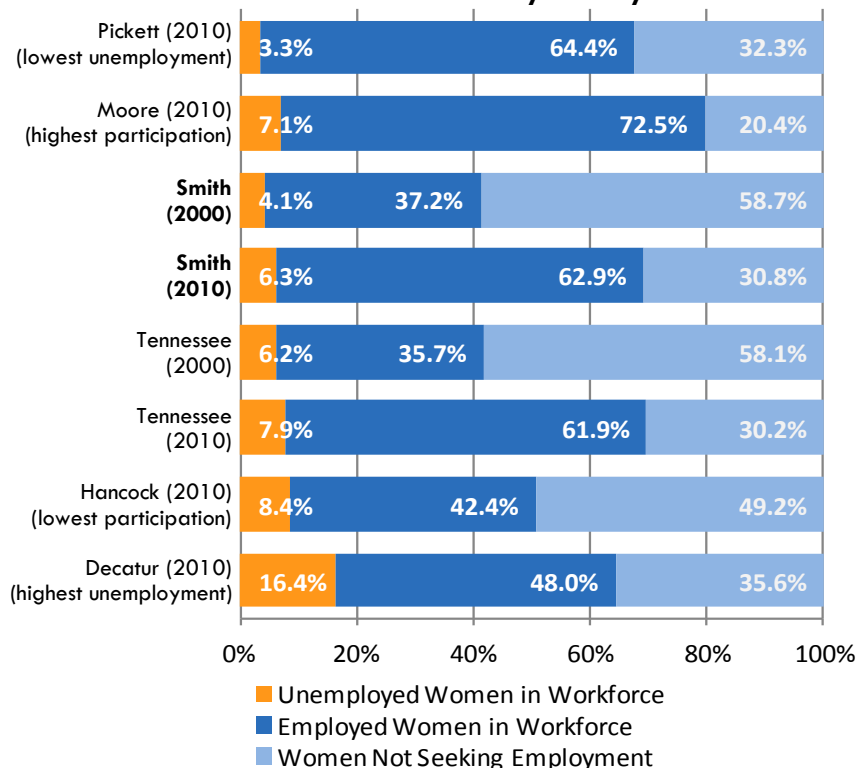
Median Earnings and the Wage Gap, 2000-2010



Because female wage gains were much greater than male growth, the disparity in wages between men and women shortened by 10.74 percent in Smith. This resulted in women earning just 82.44 percent of local men's incomes in 2010, and lifted Smith from 23rd to 18th in this indicator's rankings. This rate was well above the statewide rate of 77 percent, but still corresponds to a shortfall of \$6,651 annually.

▼ Employment

Workforce Access for Women By County and Year

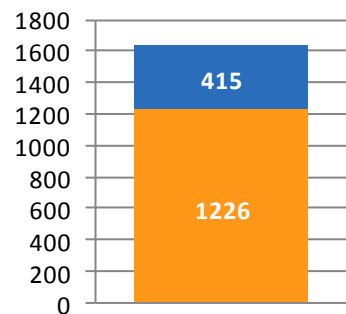


Workforce participation among women in Smith County has improved by 27.9 percent—growing by two-thirds—since 2000, and improved from 53rd to 24th in this indicator in 2010. With 69.2 percent of women either employed or searching for work, women in Smith are just 0.6 percent less likely to be in the labor pool than the average woman in the state. Men in the county were 6.4 percent more likely to participate than local women, while women with children under six were even more involved, at a rate of 77.2 percent.

As participation rates have grown significantly, unemployment has also grown, but by a smaller margin. Rising from 4.1 percent to 6.3 percent between 2000 and 2010, the rate at which women in Smith are jobless and searching remains 1.7 percent lower than the statewide figure, and is still ranked 16th, despite dropping from 7th. Men were 2.9 percent more likely to be searching in 2010, while 6.1 percent of women with young children were jobless.

The Status of Women in: Smith County

■ Female Owned ■ Joint-Owned
■ Male Owned



Businesses Owners (2007)†

Smith County women have made minor gains in managerial presence since 2000. Countywide, 1.5 percent more managers are now female, dropping dramatically to 32nd from 4th, but still outperforming state estimates by 1.9 percent.

Unfortunately, women appeared to own a smaller share of the businesses in Smith in 2007. While sample sizes make it difficult to assess ownership rates in Smith, local trends suggest that women saw very little change in this indicator, and the county fell to 34th in its rankings, from 26th.

Women At Work

Business Management

The incidence of female managers in Smith County increased slightly between 2000 and 2010, from 36.4% to 37.9%.

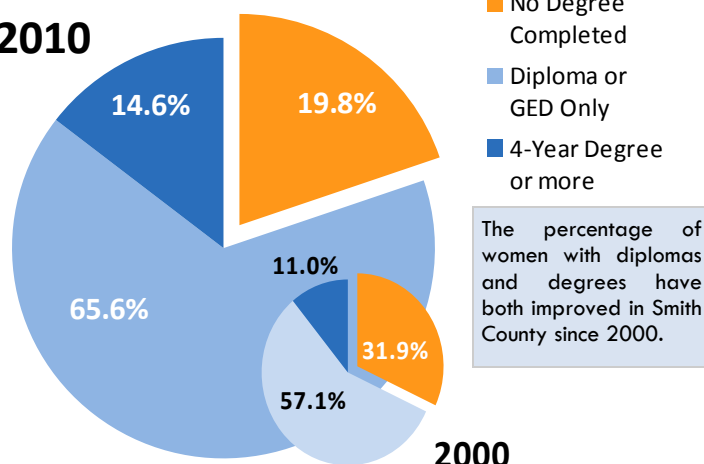
Business Ownership†

The percentage of women business owners in Smith County appeared to slip from 25.5% to 25.3% between 2000 and 2007.

Education

Educational Attainment Above Age 25

2010



The percentage of women with diplomas and degrees have both improved in Smith County since 2000.

Women in Smith County have improved in all three academic indicators since 2000.

The percentage of women holding four year degrees, for example, has increased by 3.6 percent and improved in rank from 33rd to 36th.

Similarly, 12.1 percent more women hold diplomas as of 2010, and the county has risen 20 ranks to 34th. This figure was only 3.2 percent lower than the statewide rate in 2010.

Lastly, Smith's dropout rates were lower in the 2011-12 school year—a rate of 0.14 percent—and ranked 11th in the state, up from 76th in 2000.

Living

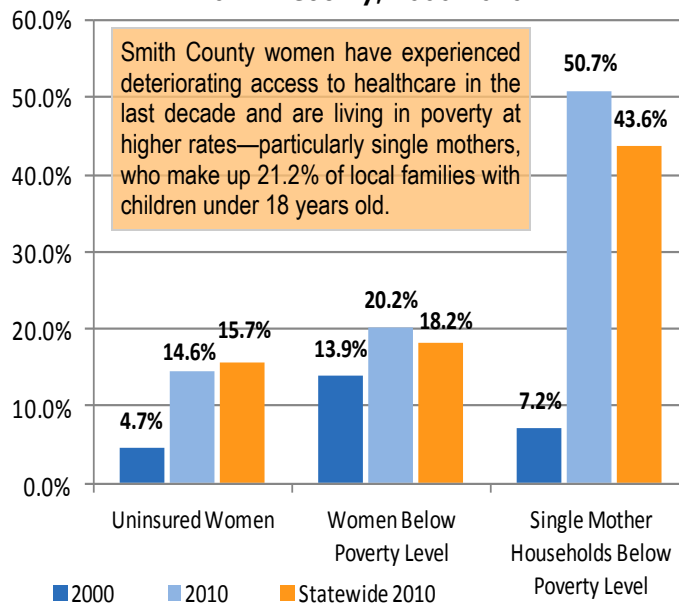
Women in Smith County endured a significant drop in health care access and sizeable increases in poverty rates between 2000 and 2010.

Of women in the county age 65 and under, over one in seven were uninsured in 2010, rising to 14.6 percent from 4.7 percent in 2000. Though, as of 2010, local women were still 1.1 percent more likely to be insured than the average woman in Tennessee, Smith fell from 11th to 27th in this indicator.

Overall poverty among women has grown as well, increasing 6.3 percent between 2000 and 2010. Smith women fared worse than the statewide rate in this indicator by two percent. As a result, the county dropped in relative rankings, from 27th to 52nd.

Single mothers were even more severely affected by statewide trends and were seven times as likely to live in poverty in 2010 as in 2000. At a rate of 50.7 percent, single mothers were also more than twice as likely to live in poverty as the average woman in Tennessee or Smith. Smith plummeted from 19th to 64th in this measure and compared poorly to the state rate of 43.6 percent.

Health and Poverty Indicators for Women: Smith County, 2000-2010



Smith County women have experienced deteriorating access to healthcare in the last decade and are living in poverty at higher rates—particularly single mothers, who make up 21.2% of local families with children under 18 years old.

About the Council and this Report

The **Status of Women in Tennessee Counties** report offers an economic profile of women in each county of Tennessee and examines how women's rights and equality vary among the counties. The report presents data and overall rankings in two categories of women's economic status: employment and earnings and economic autonomy. Indicators of women's status in each category make up the composite rankings of the counties.

The employment and earnings section presents data on women's annual earnings, the earnings gender gap, female labor force participation rate, the female unemployment rate, and the percent of management occupations held by women.

The economic autonomy section includes information on the percentage of businesses owned by women, educational attainment levels, percentage of women with any kind of health insurance, percentage of women living in poverty and percentage of single female-headed households living in poverty, the female high school dropout rate and the teen pregnancy rate.

The **Tennessee Economic Council on Women** was created in 1998 by the Tennessee General Assembly to assess Tennessee women's economic status. The Council develops and advocates solutions to address women's needs in order to help women achieve economic autonomy. In setting its priorities, the Council selects issues that are timely and likely to result in positive changes for women.

Research & Authorship by:

William Arth, Senior Research Manager &
Julia Reynolds-Thompson, Fmr Research Analyst

Visit the Economic Council on Women at www.tennesseewomen.org

SOURCES	
Employment and Earnings	
Median Annual Earnings for Full Time Employed Females	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Selected Economic Characteristics' *
Wage Gap (Female Earnings as Percent of Male Earnings)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Selected Economic Characteristics'
Female Labor Force Participation Rate	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Employment Status'
Female Unemployment Rate	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Employment Status'
Percent of Management Occupations Held by Women	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Occupation by Sex and Median Earnings in the Past 12 Months for Full-Time, Year-Round Civilian Employed Population, 16 year and older'
Economic Autonomy	
Women-Owned Businesses Percent of Total	U.S. Census Bureau, 2007 Survey of Business Owners 'Statistics for All U.S. Firms by Industry, Gender, Ethnicity, and Race...' † ‡
Percent of Females with 4-Yr Degree or More (Age 25+)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Educational Attainment'
Percent of Females with High School Diploma (Age 25+)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Educational Attainment'
Female High School Dropout Rate	Tennessee Department of Education, 2011-2012 School Year
Percent of Women Uninsured (65 or under)	U.S. Census Bureau, Small Area Health Insurance Estimates
Percent of Women Below Poverty Level	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Poverty Status in the Past 12 Months'
Percent of Female-headed Households with Children in Poverty	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Poverty Status in the Past 12 Months of Families' *
Rate of Pregnancy for Girls 15-19 (per 1000)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Fertility' *

Note: all figures are based on estimates formed from sample data and are subject to sample error and rounding.

* The American Community Survey (ACS) is an annual demographic survey of the U.S. It provides the detailed demographic, economic and housing data that was once supplied by the Decennial Census Long Form. The ACS has a smaller sample so combines several years' data to produce multi-year estimates. Due to the small sample size there is an increased margin of error in many less populated counties for this indicator.

** The 2005 County by County figures were based on a sample of girls age 10-19, whereas the 2012 report reflects the population of girls age 15-19.

† ACS sampling sizes are insufficient to publish certain figures for this category. An estimate was developed from the performance of surrounding counties for the purposes of creating a composite score.

‡ Estimates are too unreliable or not available to be included in composite calculations. Any figure shown is an estimate for the reader's benefit only.